

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

JOHN KOWALEWSKI
ELIZABETH JANE KOWALEWSKI
Debtor(s)

Case No. 08-27347

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/12/2008.
- 2) The plan was confirmed on 04/24/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/25/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/17/2010.
- 5) The case was completed on 01/17/2014.
- 6) Number of months from filing to last payment: 63.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$24,225.00.
- 10) Amount of unsecured claims discharged without payment: \$81,730.84.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$56,220.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$56,220.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$911.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,582.13
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,493.13**

Attorney fees paid and disclosed by debtor: \$2,589.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLIANCE ONE RECEIVABLES	Unsecured	5,641.00	NA	NA	0.00	0.00
ALLY FINANCIAL	Unsecured	18,556.00	18,556.45	18,556.45	8,440.91	0.00
ALLY FINANCIAL	Secured	1,134.39	1,124.39	1,124.39	1,124.39	0.00
ALLY FINANCIAL	Secured	0.00	0.00	0.00	0.00	0.00
ANESTHESIA CONSULTANTS	Unsecured	198.00	NA	NA	0.00	0.00
ARMOR SYSTEMS	Unsecured	100.00	NA	NA	0.00	0.00
BASS & ASSOCIATES	Unsecured	NA	4,086.44	4,086.44	1,858.83	0.00
CAPITAL ONE BANK	Unsecured	4,571.00	6,079.36	6,079.36	2,765.36	0.00
CAPITAL ONE BANK	Unsecured	3,810.00	5,063.45	5,063.45	2,303.25	0.00
CARDIOMEDIX	Unsecured	990.00	NA	NA	0.00	0.00
CBCS	Unsecured	1,470.00	NA	NA	0.00	0.00
CENTRAL CREDIT SERVICES	Unsecured	152.00	NA	NA	0.00	0.00
CHILDRENS MEMORIAL HOSPITAL	Unsecured	3,745.00	NA	NA	0.00	0.00
DEERPATH MEDICAL ASSOC	Unsecured	510.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	4,630.00	4,630.15	4,630.15	2,106.15	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	8,485.00	7,707.18	7,707.18	3,505.82	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	3,614.73	3,614.73	1,644.26	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	1,160.88	1,160.88	528.06	0.00
GLOBAL VANTEDGE	Unsecured	762.00	NA	NA	0.00	0.00
GREEN TREE	Secured	1,150.80	850.80	1,150.80	1,150.80	0.00
GREEN TREE	Secured	0.00	0.00	0.00	0.00	0.00
HFC	Unsecured	20,491.00	23,315.55	23,315.55	10,605.72	0.00
ILLINOIS COLLECTION SERVICE	Unsecured	654.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	2,561.00	2,561.58	2,561.58	1,165.20	0.00
JP MORGAN CHASE BANK	Secured	0.00	0.00	0.00	0.00	0.00
JP MORGAN CHASE BANK	Secured	7,479.44	7,479.44	7,479.44	7,479.44	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
JP MORGAN CHASE BANK NA	Secured	1,815.64	1,815.64	1,815.64	1,815.64	0.00
JP MORGAN CHASE BANK NA	Secured	0.00	0.00	0.00	0.00	0.00
JP MORGAN CHASE BANK NA	Secured	5,800.00	NA	NA	0.00	0.00
M3 FINANCIAL SERVICES	Unsecured	1,156.00	NA	NA	0.00	0.00
M3 FINANCIAL SERVICES	Unsecured	1,162.00	NA	NA	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	127.00	NA	NA	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	1,175.00	NA	NA	0.00	0.00
MERIDIAN MANAGEMENT	Unsecured	3,969.00	NA	NA	0.00	0.00
NATIONWIDE CREDIT	Unsecured	4,056.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC	Unsecured	5,014.00	NA	NA	0.00	0.00
PEDIATRIC ANES ASSOC LTD	Unsecured	1,528.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	1,607.39	1,607.39	731.17	0.00
RESURGENT CAPITAL SERVICES	Unsecured	NA	4,090.34	4,090.34	1,860.60	0.00
RESURGENT CAPITAL SERVICES	Unsecured	4,134.00	4,218.83	4,218.83	1,919.05	0.00
RESURGENT CAPITAL SERVICES	Unsecured	4,807.00	837.72	837.72	381.06	0.00
SBC	Unsecured	NA	197.27	197.27	89.73	0.00
STERLING JEWELERS	Unsecured	NA	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL INC	Unsecured	2,320.00	2,320.00	2,320.00	1,055.32	0.00
WELLS FARGO FINANCIAL INC	Unsecured	436.00	431.12	431.12	196.11	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$10,445.88	\$10,445.88	\$0.00
Debt Secured by Vehicle	\$1,124.39	\$1,124.39	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$11,570.27	\$11,570.27	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$90,478.44	\$41,156.60	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,493.13</u>
Disbursements to Creditors	<u>\$52,726.87</u>

TOTAL DISBURSEMENTS : **\$56,220.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/07/2014

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.